

United States Bankruptcy Court  
District of New Mexico

In re:  
Dustin J. Wilson  
Debtor

Case No. 18-10393-t  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1084-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Jun 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2018.

db +Dustin J. Wilson, 164 Sagebrush Valley Road, Hagerman, NM 88232-9608  
3714859 +CCB Credit Services, PO BOX 272, Springfield, IL 62705-0272  
3714845 +Check 'n Go, 1775 Opelika Rd #13, Auburn, AL 36830-1714  
3714838 +Cherry - Decker Ranch, LLC, 130 Sagebrush Valley Road, Hagerman, NM 88232-9608  
3714848 +Elena Malone, DBA Atoka Grocery, 6475 7 Rivers Highway, Artesia, NM 88210-9135  
3714852 +Lovelace Regional Hospital-Roswell, 117 E. 19th Street, Roswell, NM 88201-5151  
3714861 +Medical Data Systems, 1374 S. Babcock Street, Melbourne, FL 32901-3009  
3714856 +Plateau, 7111 N. Prince St, Clovis, NM 88101-9730  
3714857 +Progressive, PO Box 894105, Los Angeles, CA 90189-4105  
3714842 +Tabitha Wilson, 1101 Callaway Dr. Apt. 2107, Carlsbad, NM 88220-4290

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +EDI: ATLASACQU.COM Jun 19 2018 04:53:00 Atlas Acquisitions LLC, Attn: Avi Schild,

294 Union St., Hackensack, NJ 07601-4303  
3714843 +EDI: CAPITALONE.COM Jun 19 2018 04:53:00 Capital One, Box 30253,  
Salt Lake City, UT 84130-0253  
3714844 +EDI: CAPITALONE.COM Jun 19 2018 04:53:00 Capital One, Billing, PO box 30285,  
Salt Lake City, UT 84130-0285  
3714860 +EDI: CCS.COM Jun 19 2018 04:53:00 Credit Collection Services, 2 Wells Avenue,  
Newton Center, MA 02459-3246  
3714847 +EDI: RCSFNBMARIN.COM Jun 19 2018 04:53:00 Credit One Bank, Po Box 98873,  
Las Vegas, NV 89193-8873  
3714849 +EDI: AMINFOFP.COM Jun 19 2018 04:53:00 First Premier Bank, 601 S. Minnesota Ave,  
Sioux Falls, SD 57104-4868  
3714851 +EDI: IRS.COM Jun 19 2018 04:53:00 Internal Revenue Service, Centralized Insolvency,  
PO Box 7346, Philadelphia, PA 19101-7346  
3714862 +EDI: MID8.COM Jun 19 2018 04:53:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
3714853 +EDI: NFCU.COM Jun 19 2018 04:53:00 Navy Federal Credit Union, PO Box 3100,  
Merrifield, VA 22119-3100  
3714855 EDI: NMTRD.COM Jun 19 2018 04:53:00 New Mexico Taxation and Revenue Dept, PO BOX 8575,  
Albuquerque, NM 87198-8575  
3714839 +EDI: DRIV.COM Jun 19 2018 04:53:00 Santander Consumer Usa, Po Box 961245,  
Ft Worth, TX 76161-0244  
3714840 +EDI: VAND.COM Jun 19 2018 04:53:00 Vanderbilt Mortgage, Attn: Bankruptcy Dept,  
PO Box 9800, Maryville, TN 37802-9800  
3714858 +EDI: VERIZONCOMB.COM Jun 19 2018 04:53:00 Verizon Wireless, Bankruptcy, PO Box 3397,  
Bloomington, IL 61702-3397  
3714841 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 19 2018 00:49:27  
Wilshire Commercial Ca, 4751 Wilshire Bv, Los Angeles, CA 90010-3827

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3714846\* +Cherry - Decker Ranch, LLC, 130 Sagebrush Valley Road, Hagerman, NM 88232-9608  
3714850\* +First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868  
3714854\* +Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 1084-1

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Page 2 of 2  
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Date Rcvd: Jun 18, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2018 at the address(es) listed below:

Arun A Melwani on behalf of Debtor Dustin J. Wilson  
melwaniarun@gmail.com;melwanilaw@gmail.com;mlpcccourtemail@gmail.com;mlpccalendar@gmail.com;mlpcno  
ticeme@gmail.com  
Clarke C. Coll clarkecoll@gmail.com, nml4@ecfcbis.com  
United States Trustee ustpreion20.aq.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Dustin J. Wilson**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1801**

EIN

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN

United States Bankruptcy Court **District of New Mexico**Case number: **18-10393-t7****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dustin J. Wilson

6/18/18**By the court:** David T. Thuma  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**